

Check This New Program Which Insures Underground Storage Tanks on Golf Courses

Club officials at America's golf courses should note that the clock is ticking toward a federally mandated deadline.

By October 26, 1991, golf courses operating underground storage tanks [USTs] that hold petroleum products must prove that they can be financially responsible for the costs of pollution that might arise from a leaking tank. Small businesses like golf courses have been scrambling to find an affordable way both to comply with the law and to fill the gap left by the pollution exclusion contained in nearly all general liability policies.

"Golf courses were really in a tough spot," says Pat Jones of the Golf Course Superintendents Association of America [GCSAA]. "That's why we decided to establish our own program that lets courses affordably meet the EPA requirements and patch up a big hole in their existing liability insurance."

GCSAA, in cooperation with Jardine Insurance Brokers Kansas City Inc., and the First Specialty division of Employers Reinsurance Company, now offers golf courses a stand-alone UST insurance product that meets or exceeds all EPA standards [\$1 million annual aggregate and \$500,000 "per incident" coverage]. The coverage can be added to any general liability policy at eligible golf courses in the United States and is available to all agents.

According to Richard L. Shanks, president of Jardine Insurance Brokers Kansas City, Inc., "Agents who are currently writing

coverage for golf courses should act quickly to arrange for this coverage." Shanks added that the program is currently approved in the following states: Alabama, Arizona, California, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Maine, Maryland, Missouri, Nebraska, N. Carolina, N. Dakota, Oregon, Tennessee, Texas, Vermont, Virginia, Washington, W. Virginia, Wyoming and the District of Columbia. Approval in the remaining states should be in place by the end of the summer.

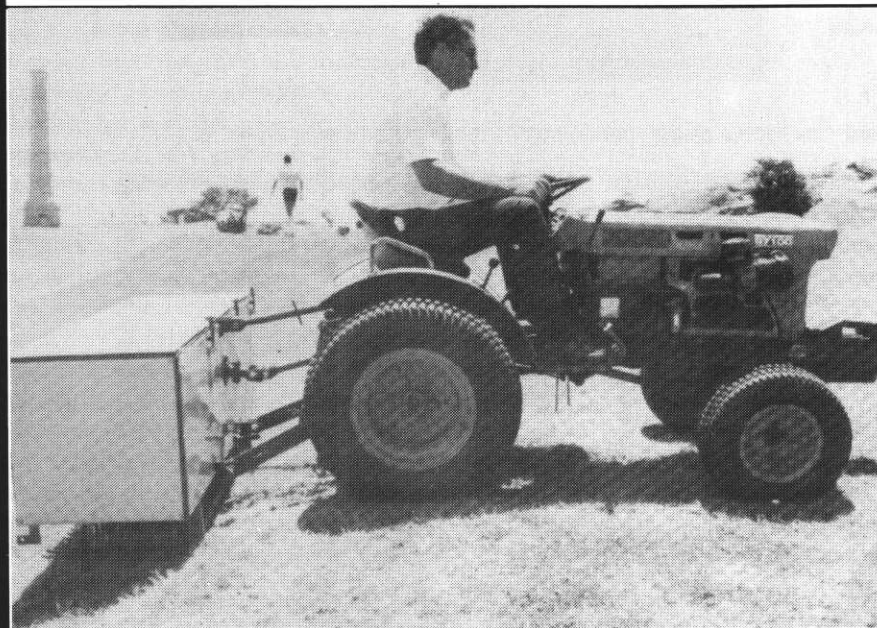
Interested risk managers should contact Jardine's Susan Courtney at 1-800/727-0250.

Phlox Blight

A physiological leaf blight is evident now on older phlox plantings. The condition is characterized by the dying of older leaves from the base upward until the entire shoot is killed. No organisms or viruses are associated with this blight. The problem is most severe on old clumps and is entirely absent on seedlings. Phlox should be divided in the fall and every two to four years. Do not confuse this with powdery mildew. Mildew gives the leaves a white to gray cast and may cause the lower leaves to dry up.

—Cynthia Ash, Minnesota Extension Service

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SPECIFICATIONS

CORING SWATHE 49" (1240 mm approx.)

CORING DEPTH 0—3¾ (95mm approx.)

DIMENSIONS OVERALL

Height 21" (530mm approx.)

Width 55" (1400mm approx.)

Depth 21" (530mm approx.)

WEIGHT 900 lbs. (400kg approx.)

TRACTOR SIZE

15—60 H.P. with standard 3 point linkage and category 1 P.T.O. drive shaft.

TINE SIZES

Quadra ¼", ⅜", ½" and ⅝", (6mm, 10mm, 13mm and 16mm)

OPERATING SPEED

Variable up to 30,000 sq. ft. per hr. (2,800m²) subject to pattern selected.

AERATION PATTERNS

Variable 1", 2" and 4" centers laterally—1" to 5" centers longitudinally. (25, 50, & 100mm centers laterally X 25 & 125mm centers longitudinally)

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